

**Information to identify the case:**

Debtor 1	<b>Praveen K Andapally</b>	Social Security number or ITIN	<b>xxx-xx-7413</b>
	First Name Middle Name Last Name	EIN	__-____-____
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-____
United States Bankruptcy Court	<b>District of New Jersey</b>	Date case filed in chapter	<b>11 6/7/16</b>
Case number:	<b>16-21074-KCF</b>	Date case converted to chapter	<b>7 12/15/16</b>

**Official Form 309B (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Praveen K Andapally	
2. All other names used in the last 8 years		
3. Address	6 Richard Road Edison, NJ 08820	
4. Debtor's attorney Name and address	Harrison Ross Byck Kasuri Byck, LLC. 340 Route 1 North Edison, NJ 08817	Contact phone 732-253-7630
5. Bankruptcy trustee Name and address	John Michael McDonnell McDonnell Crowley, LLC 115 Maple Ave Suite 201 Red Bank, NJ 07701	Contact phone 732-383-7233

For more information, see page 2 &gt;

Debtor **Praveen K Andapally**

Case number **16-21074-KCF**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 609-858-9333  Date: 12/16/16
<b>7. Meeting of creditors</b>  <b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b>  All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	<b>February 8, 2017 at 10:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 4/10/17</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>  <b>Filing deadline: 5/9/17</b>  <b>Filing deadline: 180 days from date of order for relief. 11 U.S.C. § 502(b)(9)</b>  <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Liquidation of the debtor's property and payment of creditors' claims</b>	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Praveen K Andapally  
 Debtor

Case No. 16-21074-KCF  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 309B

Page 1 of 2  
 Total Noticed: 25

Date Rcvd: Dec 16, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 18, 2016.

db	+Praveen K Andapally, 6 Richard Road, Edison, NJ 08820-3028
aty	+Brian Thomas Crowley, McDonnell Crowley, LLC, 115 Maple Avenue, Suite 201, Red Bank, NJ 07701-1753
516222040	+BANK OF AMERICA, PO BOX 15284, WILMINGTON, DE 19850-5284
516401920	+BANK OF AMERICA, N.A., Bank of America, PO BOX 31785, Tampa FL 33631-3785
516342685	+Bank United, Att: Howard Toland, 1200 Weston Rd Penthouse, Weston, FL 33326-1987
516222042	+BankUnited, N.A., Workout and Recovery, 7815 NW 148th Street, Hialeah, FL 33016-1554
516222043	+CBNA, 50 NORTHWEST POINT ROAD, ELK GROVE VILLAGE, IL 60007-1032
516277325	+Carrington Mortgage Services, Att: Prober & Raphael, 20750 Ventura Blvd Ste 100, Woodland Hills, CA 91364-6207
516433524	+Carrington Mortgage Services, LLC, 1600 SOUTH DOUGLASS ROAD, ANAHEIM, CA 92806-5951
516222045	+FAY SERVICING, 939 W NORTH AVE, CHICAGO, IL 60642-7138
516222046	+MB FIN SVCS, BYMAILONLY, 36455 CORPORATE DRIVE, FARMINGTON, MI 48331-3552
516286457	+Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
516222047	+PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
516417639	+U.S. Bank Trust N.A., Trustee (See 410), C/O Fay Servicing, 939 W. North Avenue Suite 680, Chicago, Illinois 60642-1231
516235018	+Wells Fargo Bank, N.A., Attn: Sharilyn Kelley, 4101 Wiseman Blvd, #T7419-018, San Antonio, Texas 78251-4200
516222049	+Wells Fargo Bank, N.A., PO Box 660007, Dallas, TX 75266-0007

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: lawfirm@kasuribyck.com Dec 16 2016 22:47:43 Harrison Ross Byck, Kasuri Byck, LLC, 340 Route 1 North, Edison, NJ 08817
tr	+EDI: BJMMCDONNELLIII.COM Dec 16 2016 22:33:00 John Michael McDonnell, McDonnell Crowley, LLC, 115 Maple Ave, Suite 201, Red Bank, NJ 07701-1753
smg	E-mail/Text: usan.j.njbankr@usdoj.gov Dec 16 2016 22:48:31 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 16 2016 22:48:29 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516429623	EDI: RESURGENT.COM Dec 16 2016 22:33:00 Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516222041	+EDI: BANKAMER.COM Dec 16 2016 22:33:00 BANK OF AMERICA, 1800 TAPO CANYON RD, SIMI VALLEY, CA 93063-6712
516222044	+EDI: CIAC.COM Dec 16 2016 22:33:00 CITIMORTGAGE INC, PO BOX 9438, GAITHERSBURG, MD 20898-9438
516227254	+EDI: IRS.COM Dec 16 2016 22:33:00 Department of Treasury, Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346
516552665	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 16 2016 22:48:29 United States Trustee, One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516222048 PUBLIC SER. ELECTRIC & GAS

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 18, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-3

User: admin  
Form ID: 309B

Page 2 of 2  
Total Noticed: 25

Date Rcvd: Dec 16, 2016

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 16, 2016 at the address(es) listed below:

Adam Jason Friedman on behalf of Creditor Fay servicing LLC as servicer for Wilmington Savings Fund Society, FSB, doing business as Christiana Trust, not in its individual capacity, but solely as trustee for BCAT 2015-14BTT bankruptcy@friedmanvartolo.com  
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Loss Mitigation Bank of America dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Harrison Ross Byck on behalf of Debtor Praveen K Andapally lawfirm@kasuribyck.com, financial@kasuribyck.com  
John Michael McDonnell jmcdonnell@mchfirm.com, jcohen@mchfirm.com;NJ95@ecfbis.com  
Jordan Seth Blask on behalf of Creditor PNC Bank, National Association jblask@tuckerlaw.com, agilbert@tuckerlaw.com;apetronchak@tuckerlaw.com  
Matthew William Lizotte on behalf of Creditor Fay servicing LLC as servicer for Wilmington Savings Fund Society, FSB, doing business as Christiana Trust, not in its individual capacity, but solely as trustee for BCAT 2015-14BTT mlizotte@friedmanvartolo.com  
United States Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8